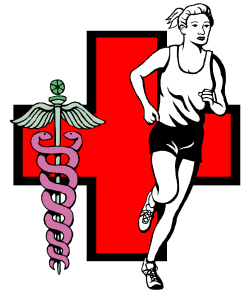




HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



January 31 Balance	\$1,462,393		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$692,638		Jan - Feb Revenues	\$1,746,373
Employer Premiums	96,488		Jan - Feb Expenses	\$1,390,549
Employee Premiums	589,806		Feb 28, 2009 Balance	\$1,416,678
Other Revenues	6,344			
Total Expenses	\$738,353		YTD Gain/(Loss)	\$355,824
Week 1 Claims	139,563			
Week 2 Claims	115,242			
Week 3 Claims	107,797			
Week 4 Claims	172,219			
Rx Claims	119,398			
Other Expenses	84,134			
Monthly Gain/(Loss)	(\$45,715)			
February 28 Balance	\$1,416,678			

Expense Alert

Expenses continue to run at a significantly higher level than last year. The YTD total is \$1,390,549 compared to \$948,367 at this time a year ago. This represents an increase of 47%. Nearly 88% of our costs are claims, so the best way to cut costs is to take care of yourself and your family—make good lifestyle choices (eat a healthy diet, exercise regularly, stop smoking), practice preventive health care and treat your chronic conditions.

Is Surgery in Your Future? Precertify!

Remember that as of January 1, 2009, ALL hospital admissions and surgical procedures, both inpatient and outpatient, must be precertified. *A surgery is defined by our plan as a cutting procedure, laser procedure, scope procedure or any other procedure defined as a surgical procedure by the American Medical Association.*

If in doubt, call—better to be safe than sorry. The precertification number (800-367-9938) is listed on the back of your insurance card. In many cases, your doctor or hospital will precertify for you. However, it is ultimately your responsibility. There is a \$250 penalty, per occurrence, for failure to precertify.

- Precertification helps participants identify and resolve treatment and payment issues before services are provided, so they are not faced with unexpected out-of-pocket expenses.
- Precertification helps control plan costs by ensuring that all surgeries and hospitalizations are medically necessary and appropriate.

Keys to Safe Driving

Spring is here, and Americans are hitting the road. But driving is a risky business. Every 18 seconds someone is involved in an auto accident; every 11 minutes someone dies. By taking some simple precautions--starting with buckling your seat belt, adjusting your mirrors and locking your doors—you can dramatically reduce your risk on the roadway.

1. Aggressive driving now causes at least one-third of all collisions. You've seen it, maybe you're guilty of it—yelling, rude gesturing, tailgating, running red lights or chasing other drivers. Learn patience. *Confronting angry drivers is not worth the risk or the stress.*
2. Half of urban collisions occur at intersections, because there are so many distractions—road signs and traffic signals, pedestrians, vehicles slowing, stopping and turning. Most accidents are caused by drivers who run red lights or fail to yield the right-of-way. *Be aware of what's happening around you.*
3. Drowsiness causes nearly as many car crashes and highway deaths as alcohol. Fatigue, monotony, a warm vehicle, alcohol and drugs are drowsy driving traps. Sleep is not a matter of willpower, but a biological need. *Don't drive if you are sleep-deprived.*
4. Distractions cause more than 25% of all traffic collisions each year. Common distractions include talking, eating, primping, cell phone use, watching DVDs, reading maps, smoking and adjusting car controls. *Keep your mind—and your eyes—on the road at all times.*
5. Intoxication from alcohol and drugs causes nearly half of all roadway crashes. If you are going to drink, plan ahead. By the time you have downed a few drinks, it's too late to make good decisions. *If you drink, never, ever, drive.*

Finally—always obey speed limits and other traffic laws, and reduce speed at night, in bad weather, and in heavy traffic or construction zones.

Live to be 100

In a recent poll, 100 U.S. centenarians (individuals at least 100 years old) rated their top 10 tips for healthy aging. The list below includes the percentage who rated each tip "very important" (they could call more than one tip "very important"):

1. Stay close to your family and friends: 90%
2. Keep your mind active: 89%
3. Laugh and have a sense of humor: 88%
4. Stay in touch with your spirituality: 84%
5. Continue looking forward to each new day: 83%
6. Keep moving and exercising: 82%
7. Maintain a sense of independence: 81%
8. Eat right: 80%
9. Keep up with news and current events: 63%
10. Keep making new friends: 63%

Miranda Hitti, WebMD Health News